

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Wells Fargo Bank, National Association, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2005-HE5,
Mortgage Pass-Through Certificates, Series 2005-HE5

In Re:
Yohan Modesto Flores,

Debtor.



Order Filed on April 22, 2019
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Case No.: 18-26692 SLM

Adv. No.:

Hearing Date: 2/27/19 @ 10:00 a.m..

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 22, 2019

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Yohan Modesto Flores

Case No: 18-26692 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5, Mortgage Pass-Through Certificates, Series 2005-HE5, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 40-42 Greylock Place, Belleville, NJ, 07109, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esquire, attorney for Debtor, and for good cause having been shown

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make adequate protection payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order;

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the post-petition arrears that have accrued as a result of Debtor not making full payments; and

It is further **ORDERED, ADJUDGED and DECREED** that the DMM portal is to be opened within 14 days; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the adequate protection payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.